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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Valeria	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Carter	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 2092	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Valeria		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		14035 Laramie Ave Apt 417 Number Street	Number Street
		Crestwood Illinois 60418	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oily Oildio Lip oodo	City Citate Lip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Valeria		Carter		Case number (if kno	own)	
	First Name	Middle Nam	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's check may pay with I need to pay Individuals to: I request that judge may, but the official poyou choose the	entire fee when I file my pabout how you may pay. Ty ck, or money order. If your a a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment to my fee be waived (You must is not required to, waive yoverty line that applies to you his option, you must fill out and file it with your petition.	pically, if you attorney is a pre-printer you choose tallments (Onay request your fee, an our family sit the Application attorney is a pour family sit the Application at the Applicatio	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so on ze and you are u	e fee yourself, payment on your and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois Northern District of Illinois	When When When	7/30/2012 MM / DD / YYYY 4/4/2016 MM / DD / YYYY 1/17/2017 MM / DD / YYYY	Case number _ Case number _ Case number _	12-bk-30027 16-bk-11574 17-bk-01319
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	e 12. I landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.		-	st You (Form 10 ⁻	1A) and file it with

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Carter Debtor 1 Valeria __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Valeria
 Carter
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you **V** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Valeria Carter Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/13/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Valeria		Carter	Case number (if kr	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	les filed with the petition is incorrect.
attorney, you do not	· ·			·
need to file this page.	/s/ Alexander Preber		Date	2/13/2018
	Signature of Attorney f		MN	// / DD / YYYY
	.,			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Valeria		Carter
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B		Your assets Value of what you own
1b. Copy line 62, Total personal property, from Schedule A/B	le A/B: Property (Official Form 106A/B)	\$80,000.00
1c. Copy line 63, Total of all property on Schedule A/B	by line 55, Total real estate, from Schedule A/B	
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	py line 62, Total personal property, from Schedule A/B	\$17,745.00
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	by line 63, Total of all property on Schedule A/B	\$97,745.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	Summarize Your Liabilities	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		Your liabilities Amount you owe
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	le D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$79,907.28
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	by the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ10,001.20
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabilities 3: Summarize Your Income and Expenses	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$8,000.00
Your total liabilities Summarize Your Income and Expenses	by the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3: Summarize Your Income and Expenses	py the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$76,030.74
•	Your total liabilities	\$163,938.02
Schedule I: Your Income (Official Form 1061)	Summarize Your Income and Expenses	L
	le I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	,	\$3,855.81 ————————————————————————————————————
Schedule J: Your Expenses (Official Form 106J)	le J: Your Expenses (Official Form 106J)	\$2,235.00

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Deb	tor 1 Valeria		Carter	Case number (if known)	
Part	First Name 4: Answer These Que	Middle Name stions for Administrati	Last Name ive and Statistical Reco	ords	
6. A	re you filing for bankruptcy No. You have nothing to Yes.	• • •		mit this form to the court with your other so	chedules.
	family, or household purp	y consumer debts. Consumose. 11 U.S.C. § 101(8). Farily consumer debts. Yo	ill out lines 8-10 for statistica	If by an individual primarily for a personal, al purposes. 28 U.S.C. § 159. This part of the form. Check this box and s	ubmit
	From the <i>Statement of You</i> Form 122A-1 Line 11; OR , F			onthly income from Official	\$4,141.70
9.	Copy the following specia	l categories of claims fro	m Part 4, line 6 of Schedul	le E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	itions (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the governn	nent. (Copy line 6b.)	\$8,000.00	
	9c. Claims for death or person	onal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy lin	e 6f.)		\$55,700.00	
	9e. Obligations arising out of priority claims. (Copy line 6g		r divorce that you did not rep	oort as \$0.00	
	9f. Debts to pension or prof	it-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$63,700.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Valeria	Carter	
Debtor 2	First Name Middle I	Name Last Name	
(Spouse, if fil	ing) First Name Middle I	Name Last Name	
United Sta	ites Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num (If known)	ber	(class)	
Officia	ll Form 106A/B		Check if this is an amended filing
Sched	dule A/B: Property		12/1
category v responsibl write your	where you think it fits best. Be as complete a e for supplying correct information. If more s name and case number (if known). Answer o	ist an asset only once. If an asset fits in more that accurate as possible. If two married people space is needed, attach a separate sheet to the every question. Ind, or Other Real Estate You Own or Have the specific s	e are filing together, both are equally is form. On the top of any additional pages,
	-	in any residence, building, land, or similar pro	
	No. Go to Part 2		
✓	Yes. Where is the property?		
1.1	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	14035 Laramie Ave Apt 417	Condominium or cooperative	Current value of the current value of the entire property? portion you own?
	Number Street	Manufactured or mobile home	\$80000.00 \$80000.00
	Crestwood Illinois 60418 City State Zip Code Cook	Land Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	County	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is community property (see instructions)
		At least one of the debtors and another	
		Other information you wish to add about this	
		property identification 28-04-400-04 number:	0-1125
If you	own or have more than one, list here: Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Condominium or cooperative Manufactured or mobile home	Current value of the entire property? Current value of the portion you own?
	Number Street	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Who has an interest in the property? Check one.	Check if this is community property (see instructions)
		Debtor 1 only	Ц
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this property identification number:	s item, such as local

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otor 1			Carter Case numb		
	First Name	Middle Name	Last Name		
Stre	et address, if available, or		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the portion you own?
Nun	nber Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other	Describe the nature of interest (such as fee the entireties, or a life	of your ownership simple, tenancy by e estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	(see instructions)	ommunity property
			property identification number: all of your entries from Part 1, including any entr		
	ve attached for Part 1. \		here.	\$80	0000.00
2: Du ow own the rs, va	Describe Your Vehice wn, lease, or have legal of that someone else drives. I ans, trucks, tractors, sport	Write that number I les or equitable interes f you lease a vehicle,	st in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts an	not? Include any vehicles	
2: Du ow own the rs, va	Describe Your Vehice on, lease, or have legal of that someone else drives. It is, trucks, tractors, sport of the someone was also be a second of the someone was also be a second of the second of th	les r equitable interes f you lease a vehicle, utility vehicles, moto Hyundai Sonata 2013	st in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts an	not? Include any vehicles d Unexpired Leases. Do not deduct secured the amount of any sec	d claims or exemptions. sured claims on <i>Schedul</i> laims Secured by Propel
2: ou ow own the rs, va No	Describe Your Vehice vn, lease, or have legal of hat someone else drives. It was, trucks, tractors, sport of s Make Model:	les r equitable interes f you lease a vehicle, utility vehicles, moto	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	not? Include any vehicles d Unexpired Leases. Do not deduct secured the amount of any sec	d claims or exemptions. cured claims on <i>Schedu</i>
2: 2: No own the rest of the r	Describe Your Vehice vn, lease, or have legal of that someone else drives. I ans, trucks, tractors, sport of the someone else drives. I was a sport of the someone else drives. I ans, trucks, tractors, sport of the someone else drives. I was a sport of the someone else drives. I ans, trucks, tractors, sport of the someone else drives. I was a sport of the someone	les r equitable interes f you lease a vehicle, utility vehicles, moto Hyundai Sonata 2013	who has an interest in the property? Check one. Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured the entire property? \$13600.00 Do not deduct secured the entire property?	d claims or exemptions. cured claims on <i>Schedur</i> <i>laims Secured by Proper</i> Current value of the portion you own?

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	Valeria First Name	Middle Name	Carter Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	/ and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u> </u>	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications.	/ and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i> <i>nims Secured by Property</i> . Current value of the portion you own?
		•	recreational vehicles, other version of the recreasing states of the recrease	•		
4.1			Who has an interest in the p	roperty? Check		claims or exemptions. Put
4.1			Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi	/ and another	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property.</i> Current value of the portion you own?
	Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	and another ty property (see	the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$800.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used mobile, tv, laptop \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$10.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1260.00 for Part 3. Write that number here

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$5.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: South Division Credit Union \$60.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: South Division Credit Union \$320.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Valeria		Carter	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfer a lssuer name:	checks, promissory no	tes, and money orders.	
01	Patiroment or panaion				
21.	Retirement or pension Examples: Interests in II), thrift savings accounts	, or other pension or profit-sharing plans	
	No	Type of account:	Institution name:		
	Yes. List each account				\$2500.00
	separately.	401(k) or similar plan:	transAmerica		φ2000.00
		Pension plan:			-
		IRA:			
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone:			
		Water:			
		Rented furniture:			-
00	America (America)	Other:		a a complete of consum	
23.	No Yes	or a periodic payment of money to Issuer name and description:	, you, eurer for life of fol	а пишье от уеаго)	
					·

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Debt	or 1 Valeria		e number <i>(if known</i>)	
24.	First Name	Middle Name Last Name education IRA, in an account in a qualified ABLE program, or under a qua	alified state tuition program	
24.		30(b)(1), 529A(b), and 529(b)(1).	anned state tuition program.	
	✓ No			
	Yes	nstitution name and description. Separately file the records of any interests.11 U.	.S.C. § 521(c):	
	_			
25.	- Trusts, equitab	ole or future interests in property (other than anything listed in line 1), and	I rights or powers	
	exercisable for	your benefit		
	✓ No			
	Yes. Describ	be		
26.		ights, trademarks, trade secrets, and other intellectual property		
	Examples: Interr	net domain names, websites, proceeds from royalties and licensing agreements		
	✓ No			
	Yes. Describ	be		
27.		chises, and other general intangibles	professional licenses	
		ling permits, exclusive licenses, cooperative association holdings, liquor licenses,	, professional licenses	
	✓ No Yes. Describ	ha		
	les. Descri	DG		
Mon	ney or property	y owed to you?		Current value of the
Mon	ney or propert	y owed to you?		portion you own?
Mon	ney or propert	y owed to you?		
	ney or property			portion you own? Do not deduct secured
	Tax refunds owe	ed to you		portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe	ed to you Decific information	Federal:	portion you own? Do not deduct secured
	Tax refunds owe No Yes. Give sp about you alr	ed to you Decific information them, including whether ready filed the returns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe No Yes. Give sp about you alr	ed to you Decific information them, including whether		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give sp about you alr and the	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the	ed to you Decific information them, including whether ready filed the returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: settlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: settlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: settlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: settlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about you alr and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: settlement, property settlemer Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give sp about you alr and the Family support Examples: Past of No Yes. Give sp	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give sp about i you alr and the Family support Examples: Past of ✓ No Yes. Give sp	ed to you Decific information them, including whether ready filed the returns e tax years	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give sp about i you alr and the Family support Examples: Past of ✓ No Yes. Give sp	becific information them, including whether ready filed the returns e tax years due or lump sum alimony, spousal support, child support, maintenance, divorce becific information someone owes you id wages, disability insurance payments, disability benefits, sick pay, vacation pay	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give sp about to you alr and the Family support Examples: Past of ✓ No Yes. Give sp Other amounts Examples: Unpair Social	pecific information them, including whether ready filed the returns e tax years	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give spabout you alrand the Family support Examples: Past of ✓ No Yes. Give spatial of the sp	pecific information them, including whether ready filed the returns e tax years	State: Local: Settlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Valeria		Carter	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policie Examples: Health, disability, or		vings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurance of of each policy and list its v	company	pany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liproperty because someone has No	ving trust, expect procee		y, or are currently entitled to receive	
33.	Claims against third parties, Examples: Accidents, employm No Yes. Describe			a demand for payment	
34.	Other contingent and unlique to set off claims No Yes. Describe	 idated claims of every	nature, including counterd	claims of the debtor and rights	
35.	Any financial assets you did	not already list			
	Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that numbe	-		. • .	\$2885.00
Part	5: Describe Any Busines	ss-Related Property	/ You Own or Have an Ir	nterest In. List any real estate in Par	t 1.
37.	Do you own or have any lega	I or equitable interest	in any business-related pro		
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or com	missions you already e	earned		
	Yes. Describe	_			
39.	Office equipment, furnishing Examples: Business-related co		lems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Valeria	Carter	Case number (if known)	
ı	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of you	rtrade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
10				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	70 Of Ownership.	
	information about them			
	trem			
				_
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S	3.C. § 101(41A))?	
	— No			
	No No Deceribe			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	✓ No	-		
	igsquare			
	Yes. Give specific information			
				<u> </u>
				
		_		
				
	add the dollar value of all of your entries from			
lor Pa	art 5. Write that number here			
Part	6: Describe Any Farm- and Commerc	cial Fishing-Related Property	ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list i	it in Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			c. c.ompuono
''.	Examples: Livestock, poultry, farm-raised fish			
	. No			
	Yes. Describe			
	LI 165. Describe			

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Debt	or 1	Valeria First Name	Middle Name	Carter Last Name	Case number (if known)	
48.	Cro	ps-either growing		Last Name		
	✓	No Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtu	ures, and tools of trade		
		Yes. Describe				
50.	Far	m and fishing supp	lies, chemicals, and feed			
		Yes. Describe				
51.	Any	/ farm- and comme	rcial fishing-related property you di	d not already list		
	✓	No Yes. Describe				
			l of your entries from Part 6, includ		you have attached	
Part 1	7.	Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	ot List Δhove	
	Do	you have other pro	perty of any kind you did not already s, country club membership		Ot LISt Above	
	Exa ✓	No	s, country dub membersmp			
		Yes. Give specific information				
54. A	dd tl	ne dollar value of al	I of your entries from Part 7. Write	that number here		⁻
			•			
Part 8	8:	List the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2			\$80000.00
56. p	art	2 total vehicles, lin	e 5	\$13600.00		
57. P	art (3: Total personal ar	d household items, line 15	\$1260.00		
58. P	art 4	l: Total financial as	sets, line 36	\$2885.00		
59. F	Part	5: Total business-re	elated property, line 45			
60. F	Part	6: Total farm- and	ishing-related property, line 52			
61. F	Part	7: Total other prop	erty not listed, line 54			
62. 1	Γota	personal property.	Add lines 56 through 61	\$17745.00	Copy personal property total ▶	+ \$17745.00
63. T	otal	of all property on S	chedule A/B. Add line 55 + line 62			\$97745.00

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Debtor 1	Valeria		Carter
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

t 1: Identify the Property You Clair	ii do Exompt		
Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.	
You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
For any property you list on Schedule A	I/B that you claim as e	xempt, fill in the information below.	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Hyundai Sonata, 2013 Line from	\$13,600.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
		· · · · · · · · · · · · · · · · · · ·	735 ILCS 5/12-901
description:	\$80,000.00	V	700 1200 0/12 001
14035 Laramie Ave Apt 417, Crestwood, IL 60418		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 01			
(Subject to adjustment on 4/01/19 and ev	ery 3 years after that for a	cases filed on or after the date of adjustment.)	
	You are claiming state and federal You are claiming federal exemption For any property you list on Schedule A Brief description of the property and line on Schedule A/B that lists this property Brief description: Hyundai Sonata, 2013 Line from Schedule A/B: 03 Brief description: 14035 Laramie Ave Apt 417, Crestwood, IL 60418 Line from Schedule A/B: 01 Are you claiming a homestead exempting (Subject to adjustment on 4/01/19 and events) No	You are claiming state and federal nonbankruptcy exempt You are claiming federal exemptions. 11 U.S.C. § 522(b)(incomposed for any property you list on Schedule A/B that you claim as expected by the property and line on Schedule A/B that lists this property Brief description of the property and line on Schedule A/B that lists this property Current value of the portion you own Copy the value from Schedule A/B Brief description: Hyundai Sonata, 2013 Line from Schedule A/B: 14035 Laramie Ave Apt 417, Crestwood, IL 60418 Line from Schedule A/B: 14035 Laramie Ave Apt 417, Crestwood, IL 60418 Line from Schedule A/B: 14036 Are you claiming a homestead exemption of more than \$160, (Subject to adjustment on 4/01/19 and every 3 years after that for the sum of the portion you own Carrent value of the portion you own Current value of the portion you own Capy the value from \$13,600.00 14036 Schedule A/B 1504 Are you claiming a homestead exemption of more than \$160, (Subject to adjustment on 4/01/19 and every 3 years after that for the portion you own	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Schedule A/B that lists this property Current value of the portion you own Copy the value from Schedule A/B Brief description: Hyundai Sonata, 2013 Line from Schedule A/B: 03 Brief description: 4035 Laramie Ave Apt 417, Crestwood, IL 60418 Line from Schedule A/B: 01 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

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Debtor 1 Valeria Carter Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief	\$250.00		735 ILCS 5/12-1001(a)
description: Used Clothing	φ230.00	\$250.00	_
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief	¢200 00		735 ILCS 5/12-1001(b)
description: Used Household Goods	\$800.00	\$800.00	
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	# 22.22		735 ILCS 5/12-1001(b)
description:	\$60.00	\$60.00	
Checking account, South Division Credit Union		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B:17			
Brief description:	\$320.00		735 ILCS 5/12-1001(b)
Savings account, South Division Credit Union		\$320.00 100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief	¢2.500.00	_	735 ILCS 5/12-1006
description: 401(k) or similar plan,	\$2,500.00	\$2,500.00	_
transAmerica Line from		100% of fair market value, up to any applicable statutory limit	-
Schedule A/B: 21			
Brief description:	\$200.00	\$200.00	735 ILCS 5/12-1001(b)
Used mobile, tv, laptop		100% of fair market value, up to any	_
Line from <i>Schedule A/B:</i> 07		applicable statutory limit	
Brief	\$10.00	_	735 ILCS 5/12-1001(b)
description: Used Jewelry	\$10.00	\$10.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief	ΦΕ 22	_	735 ILCS 5/12-1001(b)
description:	\$5.00	\$5.00	
Cash in hand Line from		100% of fair market value, up to any	_
Schedule A/B: 16		applicable statutory limit	

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Fill in	this information to identify your car	se:				
Dobto	or 1 Valorio	Costs	×			
Debto	or 1 <u>Valeria</u> First Name	Carte Middle Name Last	Name			
Debto	or 2					
(Spous	e, if filing) First Name	Middle Name Last	Name			
United	d States Bankruptcy Court for the:	Northern District of				
Case (If know	number _{vn)}		(State)			
Off	icial Form 106D					Check if this is a
		ors Who Have Cla	ims Secure	ed by Prop		12/1
Be as	complete and accurate as possib	le. If two married people are filing to	ogether, both are equa	ally responsible for s	upplying correct info	
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, number the enti	ies, and attach it to t	nis form. On the top	of any additional pag	jes, write your
	Do any creditors have claims se	cured by your property?				
		it this form to the court with your other	er schedules. You hav	e nothing else to rep	ort on this form	
ı,			or correction. For hav	o nouning cloc to rep	ort orr trilo form.	
		Delow.				
Part	1: List All Secured Claims					
2.		or has more than one secured claim, lis an one creditor has a particular claim, li		Column A	Column B	Column C
		the claims in alphabetical order according		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion If any
	Ossilal Ossi Asta Fissasa				this claim	
2.1	Capital One Auto Finance Creditor's Name	Describe the property that secure	s the claim:	\$25,829.57	\$13,600.00	<u>\$12,229.5</u> 7
	PO Box 60511	Hyundai Sonata Value: \$13,600.00	. Oh salvall that samb			
	Number Street	As of the date you file, the claim is Contingent	s: Check all that apply.			
		H '				
	City of Industry CA 91716 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only	An agreement you made (such a	s mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, m	echanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit	corraine 5 horry			
	Check if this claim relates	Other (including a right to offset)				
	to a community debt Date debt was incurred	Last 4 digits of account number _				
0.0				Φ00 055 74	Ф00 000 00	фо оо
2.2	Internal Revenue Service Creditor's Name	Describe the property that secures	s the claim:	\$33,355.71	\$80,000.00	\$0.00
	P.O. Box 7346	Tax lien	. Ob a de all the stander			
	Number Street	As of the date you file, the claim is Contingent	спеск ан тат арріу.			
	Philadalphia DA 40404	H '				
	Philadelphia PA 19101 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such a car loan)	s mortgage or secured			
	At least one of the debtors	Statutory lien (such as tax lien, m	echanic's lien)			
	and another	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt wasincurred	Last 4 digits of account number _				
	Add the dollar value of y here:	our entries in Column A on this pag	e. Write that number	\$59,185.28		

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Debto	or 1 Valeria		umber (if known)		
	Additional Page	iddle Name Last Name			
Pa	rt:1		Column A	Column B	Column C
ı a	After listing any entries on t 2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	Cook County Clerk's Office	Describe the property that secures the claim:	\$14,000.00	\$80,000.00	\$0.00
	Creditor's Name 69 W. Washington, Suite 500	14035 Laramie Ave Apt 417, Crestwood, IL 60418 Value:			
	Number Street	\$0.00			
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60602	Contingent			
	City State ZIP Code Who owes the debt? Check one.	Unliquidated			
	✓ Debtor 1 only	Disputed			
	Debtor 2 only	Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
	Check if this claim relates to	Judgment lien from a lawsuit			
	a community debt Date debt was	Other (including a right to offset)			
	incurred	Last 4 digits of account number			
2.4	Applegate Condominium Association	Describe the property that secures the claim:	\$5,152.00	\$80,000.00	\$0.00
	Creditor's Name	14035 Laramie Ave Apt 417, Crestwood, IL 60418 Value:			
	Number Street	\$0.00 As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Midlothian IL 60445	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured	i		
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to	Other (including a right to offset)			
	a community debt Date debt was				
	incurred	Last 4 digits of account number			
2.5	Cook County Treasurer Creditor's Name	Describe the property that secures the claim:	\$1,570.00	\$80,000.00	\$0.00
	118 N. Clark St. Room 112 Number Street	14035 Laramie Ave Apt 417, Crestwood, IL 60418 Value: \$0.00			
	Property Tax	As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60602	Contingent			
	City State ZIP Code Who owes the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another Check if this claim relates to	Judgment lien from a lawsuit			
	a community debt Date debt was	Other (including a right to offset)			
	incurred	Last 4 digits of account number			
		ur entries in Column A on this page. Write that number	\$20,722.00		
	here:	our form, add the dollar value totals from all pages.	\$70,007,28	-	
	Write that number here:	our form, and the donar value totals itolii dii payes.	\$79,907.28		

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Debtor 1	Valeria		Carter	Case number (if known)
	First Name	Middle Name	Last Name	
Part 2:	List Others to Be N	otified for a Debt 1	hat You Already Listed	3
agency Similar	y is trying to collect fro ly, if you have more th	om you for a debt you an one creditor for an	owe to someone else, lis	for a debt that you already listed in Part 1. For example, if a collection to the creditor in Part 1, and then list the collection agency here. sted in Part 1, list the additional creditors here. If you do not have about this page.
Nam Po E	Cook County Treasurer Name Po Box 805438 Number Street			On which line in Part 1 did you enter the creditor? 2.3 Last 4 digits of account number
Chic City	eago	Illinois State	60680 Zip Code	

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			D	ocument Page 2	25 of 75			
Fill in t	his inforr	mation to identify your ca	ase:					
Debto	· 1	Valeria		Carter				
5	•	First Name	Middle Name	Last Name				
Debtoi (Spouse		First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the:	Northern	District of Illinois				
	umber			(State)				
(If know		orm 106E/F				Chec	ck if this is an	amended filing
			ditara Wh	. Hove Unese	urad Claims	. "		
Scr	<u>1eal</u>	ile E/F: Cre	aitors wno	Have Unsec	ured Claims	<u> </u>		12/15
claims	that are ries in tl	listed in Schedule D: Co	reditors Who Hold Clai ach the Continuation	Inexpired Leases (Official Forms Secured by Property. If no Page to this page. On the to	nore space is needed, cop	y the Part yo	u need, fill it	out, number
2. L lis	No. 6 Yes. ist all of sted, iden as much a continuati	tify what type of claim it is as possible, list the claims on Page of Part 1. If more	claims. If a creditor has s. If a claim has both pri in alphabetical order acc than one creditor holds	s more than one priority unsec ority and nonpriority amounts, ording to the creditor's name. a particular claim, list the other is for this form in the instructic	list that claim here and show If you have more than two per creditors in Part 3.	w both priority	and nonprior	ity amounts.
(1	or arr ex	sianation of each type of	siami, see the mendelor		Ti bookiet.)	Total claim	Priority amount	Nonpriority amount
2.1	IRS					\$8,000.00	\$8,000.00	\$0.00
<u> </u>	Priority C	reditor's Name	,	Last 4 digits of account no When was the debt incurre	·	 ,	 ,	
	Po Box 7 Number	Street						
				As of the date you file, the apply.	claim is: Check all that			
	Philadelp	hia Pennsylvan	ia 19101	Contingent				
	City	State	Zip Code	Unliquidated				
		urred the debt? Check o tor 1 only	ne.	Disputed				
		tor 2 only		Type of PRIORITY unsecui	red claim:			
	브	tor 1 and Debtor 2 only		Domestic support obliga	ations			
		ast one of the debtors and	d another	Taxes and certain other government	debts you owe the			
	Che	ck if this claim relates t	o a community debt	Claims for death or pers	sonal injury while you were			
	Is the cl	aim subject to offset?		Other. Specify				

Yes

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CHUHAK TECSON KIENLEN ETC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 30 S.WACKER DR.#2600 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice only (2018-M5-000193) Is the claim subject to offset? Yes 4.2 City of Blue Island \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 13051 Greenwood Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Blue Island Illinois Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Tickets Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago Department of Finance \$3,644.00 Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street Suite 330 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ **Unpaid Tickets** Is the claim subject to offset? **✓** No Offician Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Valeria Carter Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 David Gerst D.P.M. CHI \$304.00 Last 4 digits of account number _ Nonpriority Creditor's Name 664 Milwaukee Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60070 Prospect Heights Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only

	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	FEDLOAN	Last 4 digits of account number 0003	\$55,700.00
	Nonpriority Creditor's Name POB 60610	When was the debt incurred? 2/2015	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
	HARRISBURG Pennsylvania 17106	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	No		
	• • • • • • • • • • • • • • • • • • • •		
	□ v		
	Yes		
4.6	IL Tollway	Last 4 digits of account number	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name	- Last 4 digits of account number When was the debt incurred? n/a	\$0.00
4.6	IL Tollway	When was the debt incurred? n/a	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one.	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one.	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only At least one of the debtors and another	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$0.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$0.00

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Debtor 1 Valeria First Name Carter Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.7	IRS Nonpriority Creditor's Name Po Box 7346 Number Street Philadelphia Pennsylvania 19101 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$607.59		
4.8	Nonpriority Creditor's Name PO BOX 3115 Number Street MILWAUKEE Wisconsin 53201 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 12/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$18.00		
4.9	MIDSTATE COLLECTION SO Nonpriority Creditor's Name 2009B Round Barn Rd Number Street Champaign Illinois 61821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Last 4 digits of account number 5465 When was the debt incurred? 12/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$457.00		
	Is the claim subject to offset? No	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA			

Yes

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Portfolio Recovery Associates, LLC \$11,711.68 Last 4 digits of account number Nonpriority Creditor's Name PO Box 12914 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 23541 Norfolk Virginia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes \$1,275.53 Portfolio Recovery Associates, LLC 4.11 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 12914 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Norfolk Virginia 23541 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? **✓** No Yes South Division Credit Union 4.12 \$1,512.94 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9122 S Kedzie Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Pk 60805 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Yes

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Debtor	1 Valeria First Name Middle Name	Carter Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Unsecured Cla	aims - Continuation F	Page	
	After listing any entries on this page, num	ber them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
	Village of Crestwood Nonpriority Creditor's Name 13840 S. Cicero Crestwood Number Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$500.00
	Midlothian Illinois City State	60445 Zip Code	Contingent Unliquidated Disputed	
	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a commuls the claim subject to offset? No Yes	unity debt	debts Other. Specify Unpaid Tickets	

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.3 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 South Dirken Parkway of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number State Zip Code

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Debtor 1 Valeria Carter Case number (if known)

FIRST INA	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$8,000.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$8,000.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$55,700.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$20,330.74	
	6i Total Add lines 6f through 6i	6i	\$76,030.74	

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Fill in this information to identify your case:								
Valeria	Carter							
First Name	Middle Name	Last Name						
First Name	Middle Name	Last Name						
Sankruptcy Court for the:	Northern	District of Illinois (State)						
		(State)						
	Valeria First Name First Name	Valeria First Name Middle Name First Name Middle Name	Valeria Carter First Name Middle Name Last Name First Name Middle Name Last Name					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DC	cument Paye	e 34 01 75
Fill in this infor	rmation to identify you	r case:		
Debtor 1	Valeria		Carter	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for th	e: Northern	District of Illinois	
Case number			(State)	
	Form 1061	1		Check if this is an amended filing
	Form 106F	_		
Schedul	e H: Your Co	odebtors		12/15
No Yes 2. Within the Idaho, Lo	e last 8 years, have yo uisiana, Nevada, New M	you are filing a joint case, do but lived in a community pro Mexico, Puerto Rico, Texas, W	operty state or territory?	? (Community property states and territories include Arizona, California,
Yes		mer spouse, or legal equiva	alent live with you at the	time?
	No Yes. In which commu	nity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	ode
again as	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure you	if your spouse is filing with you. List the person shown in line 2 I have listed the creditor on Schedule D (Official Form 106D), nedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Debtor 1 Valeria First Name Middle Name Last Name Debtor 2 (Spouse, If filing) First Name Middle Name Last Name United States Bankruptcy Court for the Case number (If known) Morthern District of Illinois (State) Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing with you, do not include information about your spouse. If you are separate sheet to this form. On the top of any additional pages, write your name and c number (if known). Answer every question. Part 1: Describe Employment I. Fill in your employment information. If you have more than one job, attach a separate page with information. If you have more than one job, attach a separate page with information. If you have more than one job, attach a separate page with information. Include part time, seasonal, or self-employers. Occupation Collections Employer's name Employers. Occupation Morthern Last Name Casteuronetuk Casheuronetuk Check if this is: Check if this is: An amended filing A supplement showing post-petition chap expenses as of the following date: ### A supplement showing post-petition chap expenses as of the following date: ### Check if this is: An amended filing A supplement showing post-petition chap expenses as of the following date: ### Check if this is: An amended filing A supplement showing post-petition chap expenses as of the following date: ### Debtor 1	Debtor 1 Valeria Carter First Name Middle Name Last Name Debtor 2 (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for Northern District of Illinois (State) Debtor 1 Valeria Carter Last Name Check if this is: An amended filing A supplement sho expenses as of the	
First Name	First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for Northern District of Illinois expenses as of the	
Debtor 2 (Spouse, if filing) First Name	Debtor 2 (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the: Check if this is: An amended filing District of Illinois (State)	
Case number United States Bankruptcy Court for the:	(Spouse, if filling) First Name Middle Name Last Name An amended filling United States Bankruptcy Court for Northern District of Illinois the: An amended filling A supplement sho expenses as of the	
United States Bankruptcy Court for Northern District of Illinois (State)	United States Bankruptcy Court for Northern District of Illinois A supplement sho expenses as of the	
Official Form 106l Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation Collections Employer's name Employer's name Employer's address Occupation may include student or homemaker, if it applies. Number Street Number Street Number Street expenses as of the following date: (State) expenses as of the following date: (State) Expenses as of the following date: expenses as of the following date: Expenses as of the following expenses as of the following date: Expenses as of the following expenses as of the f	the: Indicate States Bankrupicy Court for Northern District of Illinois expenses as of the learning of	wing post-potition chapter 1
Case number (If known) Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation Collections Employer's name Employer's name Employer's address Cocupation may include student or homemaker, if it applies. Number Street MM / DD / YYYY MIM / DD / YYYY MIM / DD / YYYY And Debtor 2 Employed	(=====)	
Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Collections Employer's name Employer's address Employer's address Insumber Street Number Street	I Case number	•
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Debtor 1 Debtor 1 Debtor 2 Employed Potential Project Not Employed		_
Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's name Employer's address Occupation To Mackson Blvd., Ste1000 Number Street Number Street	Official Form 106I	
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continumber (if known). Answer every question. Part 1: Describe Employment Information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Debtor 1 Debtor 1 Debtor 2 Employed Employed Not Employed Not Employed Not Employed Include Street Number Street	Schedule I: Your Income	12/1
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employment status Imployed more than one job, attach a separate page with more proposed more pr	information about your spouse. If you are separated and your spouse is not filing with you, do not include info spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, wri number (if known). Answer every question.	rmation about your
If you have more than one job, attach a separate page with information about additional employers. Occupation Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employment status Finployed Not Employed	1. Fill in your employment	
If you have more than one job, attach a separate page with information about additional employers. Occupation Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Occupation to the part time, seasonal, or self-employed work. Employer's name Employer's address 175 W Jackson Blvd., Ste1000 Number Street Number Street	Employment status	
information about additional employers. Occupation Collections Include part time, seasonal, or self-employed work. Employer's name Enova Employer's address Occupation may include student or homemaker, if it applies. To W Jackson Blvd., Ste1000 Number Street Number Street	If you have more than one job,	2d
Include part time, seasonal, or self-employed work. Employer's address Occupation may include student or homemaker, if it applies. Employer's address Inova Enova 175 W Jackson Blvd., Ste1000 Number Street Number Street		ou .
self-employed work. Employer's address Occupation may include student or homemaker, if it applies. Employer's address Number Street Number Street	employers. Occupation Collections	
Employer's address Occupation may include student or homemaker, if it applies. Employer's address 175 W Jackson Blvd., Ste1000 Number Street Number Street	- Lilova	
Occupation may include student or homemaker, if it applies. Number Street Number Street	Employer's address 175 W Jackson Blvd., Ste1000	
	Occupation may include student Number Street Number Street	
Chicago Illinois 60604	Chicago Illinois 60604	
City State Zip Code City State Zip Code		State Zip Code
How long employed 4 years 1 month there?	now long employed	
Part 2: Give Details About Monthly Income	Part 2: Give Details About Monthly Income	
spouse unless you are separated.	If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the more space, attach a separate sheet to this form.	ne lines below. If you need
	For Deptor 1	e
more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or	List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	
more space, attach a separate sheet to this form. For Debtor 1 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would For Debtor 2 or non-filling spouse 2. \$3,512.67	3. Estimate and list monthly overtime pay. 3	
more space, attach a separate sheet to this form. For Debtor 1 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. For Debtor 1 2. \$3,512.67	4. Calculate gross income. Add line 2 + line 3. 4. \$3,512.67	

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Dept	or 1 Valeria First Name		Carter Last Name		Case number known)			
	THOCHAING	inidalo hamo	Last Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4.		\$3,512.67			
5. Lis	t all payroll dedu							
5a	. Tax, Medicare,	and Social Security deductions	5a	a.	\$370.20			
5b	. Mandatory con	tributions for retirement plans	5b).	\$0.00			
5с	. Voluntary contr	ibutions for retirement plans	50	.	\$0.00			
5d	l. Required repay	ments of retirement fund loans	50	d.	\$0.00			
5e	. Insurance		5€	Э.	\$369.66			
5f.	Domestic suppo	ort obligations	5f		\$0.00			
5g	. Union dues		59	j.	\$0.00			
5h	. Other deductio	ns. Specify:	_ 5h	1. +	\$0.00 +			
6. Ad +5h.	d the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.		\$739.85			
7. C al	lculate total mor	nthly take-home pay. Subtract line 6 from line	e 4. 7.		\$2,772.81			
8. Lis	t all other incom	e regularly received:						
8a	business, profe	-						
		nt for each property and business showing rdinary and necessary business expenses, and ret income	l 8a	1	\$0.00			
8b	. Interest and div		8b		\$0.00			
8c	. Family support dependent regu	payments that you, a non-filing spouse, or larly receive	а		<u> </u>			
		spousal support, child support, maintenance, nt, and property settlement.	80) .	\$0.00			
8d	l. Unemployment	compensation	80	d.	\$0.00			
8e	. Social Security		86	Э.	\$0.00			
8f.	Include cash assi cash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or is	S 8f		\$0.00			
8a	Pension or reti	rement income	80		\$0.00			
8h	. Other monthly	income. Specify: Pro-Rated Commission Che	_	1. +	\$1,083.00 +			
		e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +			\$1,083.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10 pouse).	\$3,855.81 +	=	•	\$3,855.81
In o	clude contributions ends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household,	your c	ependents, your roomn			
Sp	ecify:					1	1. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su					2.	\$3,855.81
								Combined monthly income
13. D	o you expect an i ✓ No.	increase or decrease within the year after	you file this	form?	•			
Ë	Yes. Explain:							
L								

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		Doct	iment Page 37 of 75)	
Fill in this infor	mation to identify	your case:			
Debtor 1	Valeria		Carter		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court fo	or the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	
	Form 106				
Schedul	e J: Your I	Expenses			12/15
information. If		s possible. If two married people a eded, attach another sheet to this on.			
Part 1: Des	cribe Your Hou	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	¬ No	•			
	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Expel</i>	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	✓ No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include f people other	✓ No			
yourself and dependents	-	Yes			
Part 2: Esti	mate Your Ong	oing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup		•	•
	•	non-cash government assistance uded it on Schedule I: Your Income	-		Your expenses
	l or home owners or the ground or lot	hip expenses for your residence. In . 4.	nclude first mortgage payments and		\$0.00
If not incl	uded in line 4:				

\$131.00

\$0.00

\$0.00

\$230.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Valeria Carter Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$255.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$120.00
10. Personal care products and services	10.	\$117.00
11. Medical and dental expenses	11.	\$60.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$400.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$122.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:		
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20u 20e	\$0.00
	208	φυ.υυ

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Debtor 1 Valeria			Carter	Case number (if known)		
First Nar	ne	Middle Name	Last Name			
21. Other. Specif	y:				21	\$0.00
-	our monthly expenses	•				\$2,235.00
	s 4 through 21.					\$0.00
. ,	` , , ,	,, ,,	from Official Form 106J-2			\$2,235.00
22c. Add line	22a and 22b. The resu	It is your monthly expe	enses.		22.	
23. Calculate yo	ur monthly net incom	e.				
23a. Copy lin	e 12 (your combined m	onthly income) from S	Schedule I.		23a	\$3,855.81
23b. Copy yo	our monthly expenses fr	rom line 22 above.			23b	\$2,235.00
	your monthly expenses		come.			\$1,620.81
The resu	ult is your monthly net i	ncome.			23c	
			oan within the year or do you			

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Valeria		Carter	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Valeria Carter	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/13/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	ormation to identify your c	case:					
Debtor 1	Valeria		Carter				
D. I	First Name	Middle Na	me Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last Nam	e	-		
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)					•		Chook if this is a
Official	Form 107						Check if this is a amended filing
	ent of Financia	al Affaire fo	r Individuale	Filina fo	r Rankru	ntcv	04/1
	ete and accurate as po						
information.	If more space is neede	ed, attach a separa					
number (if k	nown). Answer every q	uestion.					
Part 1: Giv	e Details About Your	Marital Status a	nd Where You Lived	Before			
1. What is	s your current marital st	atus?					
Пм	arried						
	ot married						
2. During	the last 2 years have ye	arritived engagement	thay than whave you liv				
	the last 3 years, have yo	ou lived anywhere o	ither than where you in	e now?			
✓ No	o es. List all of the places yo	ou lived in the last 2	voore. De not include v	whore you live	2014		
L ''	s. List all of the places yo	ou lived in the last 5	years. Do not include t	vileie you live	TIOW.		
De	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
				_			_
Nu	ımber Street		From	Number Str	eet		From
			То				To
Ci	ty State	Zip Code		City	State	Zip Code	
				•	s Debtor 1	<u> </u>	Same as Debtor 1
Nu	ımber Street		From	Number Str	eet		From
_			То				То
Ci	ty State	Zip Code		City	State	Zip Code	
	., State	<u> </u>		-ity	Olule	_ip 0006	
	ne last 8 years, did you e <i>ories</i> include Arizona, Califo						Community property states)
✓ No							
	. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Carter Debtor 1 Valeria Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$26000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$51186.00 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$53000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Valeria Carter __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Valeria			Ca	arter	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi cor age	iders include your porations of whic	r relatives; a h you are a for a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	yments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name	State	Zip Code				
		State	Zip Code		· <u></u>		
	Insider's Name	State	Zip Code				

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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title JOINT ACTION Circuit Court of Cook County, Illinois Pending APPLEGATE CONDOMIN v. CARTER Court Name VALERIA On appeal 5600 Old Orchard Road **NumberStreet** Concluded Case number Illinois 60077 Skokie 2018-M5-000193 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Valeria	Carter	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		pank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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btor 1	Valeria	Carter	Case number (if know	wn)	
	First Name Middle Name	Last Name	<u> </u>		
. Wi	thin 2 years before you filed for bankrupto	cy, did you give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
✓] No				
<u></u>		1.9 12			
	Yes. Fill in the details for each gift or con	tribution.			
	Gifts or contributions to charities	Describe what you contri	buted	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Offaity 3 Name				
	-				
	Number Street				
	Number Street				
	City State Zip Code	<u> </u>			
	Only State Zip Cour				
t 6:	List Certain Losses				
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance of		Date of your	Value of property
	now the loss occurred	Include the amount that in pending insurance claims of A/B: Property.		loss	lost
		7.721.776 p.s.157.			
					-
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bankruptey any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y			anyone you consulte
. Wit	thin 1 year before you filed for bankruptcy	r, did you or anyone else acting on y			anyone you consulte
. Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ban clude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y			anyone you consulte
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai clude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on ynkruptcy petition? nkruptcy petition? rrers, or credit counseling agencies for	services required in your b	oankruptcy.	
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai clude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y	services required in your b		Amount of payment
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai clude any attorneys, bankruptcy petition prepa	r, did you or anyone else acting on y nkruptcy petition? urers, or credit counseling agencies for Description and value of	services required in your b	pankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bai clude any attorneys, bankruptcy petition prepa	p, did you or anyone else acting on yorkruptcy petition? arers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a barelude any attorneys, bankruptcy petition preparing No	r, did you or anyone else acting on y nkruptcy petition? urers, or credit counseling agencies for Description and value of	services required in your b	Date payment or transfer was made	Amount of payment
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Valeria		Carter	Case n	iumber <i>(if known)</i>			
First Name	Middle Name	Last Name					
lp you deal with your creditor	s or to make paym	ents to your creditors?	our behalf p	oay or transfer	any property to a	anyone [,]	who promised to
No Yes. Fill in the details.							
		Description and value of a transferred	ny property		Date payment or transfer was made	Amou	int of payment
Person Who Was Paid							
Number Street							
Cit. Chala	7in Code	•					
City State	Zip Code						
e ordinary course of your busi clude both outright transfers and	ness or financial a transfers made as	ffairs? security (such as the granting of a	-				
No Yes. Fill in the details.							
-		Description and value of p transferred	roperty			oaid	Date transfer was made
Person Who Received Transfe	er	•					
Number Street							
City State Person's relationship to you	Zip Code						
Person Who Received Transfe	er						
Number Street							
City State Person's relationship to you	Zip Code						
neficiary?		d you transfer any property to	a self-settle	ed trust or simi	lar device of wh	ich you	are a
No Yes. Fill in the details.							
-		Description and value of	the propert	y transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed fo lp you deal with your creditor on the include any payment or train on the include any of the cordinary course of your busiculated both outright transfers and distributed both outright transfers and	thin 1 year before you filed for bankruptcy, did y lp you deal with your creditors or to make payment on the include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on yo by ou deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of a transferred Number Street Description and value of a transferred a security (such as the granting of a d transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of p transferred Number Street Dity State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf p p you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any experiency course of your business or financial affairs? Judge both outpith transfers and transfers made as security (such as the granting of a security int d transfers that you have already listed on this statement. No Yes. Fill in the details. 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Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to an ending any course of your business or financial affairs? Judge both outfult transfers and as security (such as the granting of a security interest or mortgad of transfers that you have already listed on this statement. No Yes, Fill in the details. Description and value of property transferred Description and value of property transferred Description and value of property transfers are payments received. Description and value of property transferred in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or simineficiar? Lith 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or simineficiar? No Yes, Fill in the details. Description and value of the property transferred	This is type a before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to be you deal with your creditors or to make payments to your creditors? No Yes. Fill in the details. Description and value of any property Date payment or transfer was made Person Who Was Paid Number Street Description and value of any property to a self-settled trust or similar device of wheelicary? Person Who Received Transfer Number Street Description and value of property Transferred Description and value of any property to anyone, other than sort of the payment or transfer was made Description and value of any property to anyone, other than sort of the payment or transfer was made Description and value of property to anyone, other than sort of the payment or transfer was made Description and value of property Transferred Description and value of property Transferred Description and value of property Describe any property or payments received or debts in exchange Description and value of property Transferred Description and value of property Transferred Description and value of property transfer any property or payments received or debts in exchange Description and value of property transfer any property or payments received or debts in exchange Description and value of property transfer any property to a self-settled trust or similar device of wheelicary? 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Do red transfer that you have already listed on this statement. No Yes. Fill in the details. Description and value of property Person Who Received Transfer Number Street Description and value of property transfer any property or payments received or debts paid in exchange Description and value of the property transfer discussed in the property transferred transfer any property or payments received or debts paid in exchange Description and value of the property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? It is a property transferred trust or similar device of which you neticiary? 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Debtor 1 Valeria Carter Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Carter Debtor 1 Valeria Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Valeria			Ca	arter	Cas	se number <i>(ii</i>	known)		
		First Name		Middle Name	Las	st Name					
26.	Hav	e you been a part	y in any judic	ial or administra	ative proce	eding under	any environme	ntal law? In	clude settler	ments and ord	ers.
	넴	No Yes. Fill in the det	tails.								
	_			•	Court or ag	ency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number		 i	NumberStree	et .					Concluded
				ī	City	State	Zip Code				Contoladou
Pari	t 11:	Give Details Al	oout Your B	usiness or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a	business or	have any of the	following c	onnections t	o any busines:	s?
		-		mployed in a tra			_	_			
				ility company (L	-		=	о с	- Car C - Car		
		A partner in a	-								
		_		naging executiv f the voting or e	-		ooration				
		_		_	quity securi	103 OF a COF	ooradori				
	씜	No. None of the a Yes. Check all tha			details belo	w for each t	ousiness.				
	ш						re of the busine	ess			number Do not
										cial Security r	number or ITIN.
		Business Name			_				EIN:		
		Number Street			- Nome	of a a a sumb	ant as baakkaas		Dates busi	ness existed	
		City	State	Zip Code	- Name	or account	ant or bookkeer	Jei	From	То	
					Door	iho the wet	ure of the busine		Employer	dautification :	number Do not
					Desci	ibe the natu	ire of the busine	:55			number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name -	of accounta	ant or bookkeep	per	Erom	To	
		Oity	Otate	Zip oodc					FIOIII	To	
					Descr	ibe the natu	re of the busine	ess			number Do not number or ITIN.
					_				EIN:	cial Security i	idiliber of friit.
		Business Name			_						
		Number Street			- Name	of account:	ant or bookkeep	per	Dates busi	ness existed	
		City	State	Zip Code	-		2 2 3 0 0		From	To	

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Debt	tor 1	Valeria			Carter	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	ties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш		a 5 5.6 111		Date issued	
					Date Issued	
		Name			MM/DD/YYYY	
		Number Street				
		rumbor onoot				
		City	State	Zip Code		
Part	10.	Sign Below				
		kruptcy case can	result in fin	es up to \$250,000, c		ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ \	Valeria Carter ure of Debtor			Signature of Debtor 2
		Signati	ile oi Debioi			Date
		Date 2	2/13/2018			Date
	Did yo	ou attach addition	al pages to	Your Statement of I	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
[☱.	lo ′es				
	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
[[.	7 1 N	lo				
ָ ֓֞֞֞֞֞֞֞֓֞֞֩֓֞֓֞֞֩֞֝֓֓֓֞֝֓֡	<u> </u>	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distr	ict of illinois	
In re	Valeria Carter		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	COMPENSATIO	N OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ear before the filing of the	petition in bankruptcy, or agreed	d to be paid to me, for services
	For legal services, I have agreed to acc	ept		\$4,000.00
	Prior to the filing of this statement I ha	ave received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)	
3.	. The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify)	
4.	I have not agreed to share the abomembers and associates of my law		on with any other person unless t	they are
	I have agreed to share the above-omembers or associates of my law the people sharing in the compensation.	firm. A copy of the agreen		
5.	. In return for the above-disclosed fee, I	have agreed to render leg	al service for all aspects of the ba	ankruptcy case, including:
	 a. Analysis of the debtor's financ bankruptcy; 	ial situation, and rendering	g advice to the debtor in determin	ning whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, statem	ents of affairs and plan which ma	y be required;
	c. Representation of the debtor a	t the meeting of creditors	and confirmation hearing, and ar	ny adjourned hearings thereof;
	d. Representation of the debtor in	n adversary proceedings a	nd other contested bankruptcy m	natters;
6.	. By agreement with the debtor(s), the a	bove-disclosed fee does r	not include the following services	:
		CERTIFIC	CATION	
	certify that the foregoing is a complete cor(s) in this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment to	o me for representation of the
	2/13/2018		/s/ Alexander Preber	
	Date		Signature of Attorney	
			Semrad Law Firm	
	-		Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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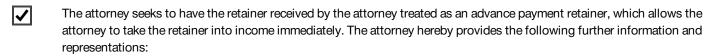
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/13/2018	
Signed:	1	
/s/ Vale	ria Carter	
		/s/ Alexander Preber
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carter, Valeria Debtor(s)	Case No	Case No.			
		Chapter.	Chapter13			
	VERIFI	CATION OF CREDITOR MAT	TRIX			
TI knowledge		fy that the attached list of creditors is to	rue and correct to the best of their			
Date:	2/13/2018	/s/ Carter, Valeria Carter, Valeria Signature of Del				

FEDLOAN POB 60610 HARRISBURG, PA, 17106

MIDSTATE COLLECTION SO 2009B Round Barn Rd Champaign, IL, 61821

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

Portfolio Recovery Associates, LLC PO Box 41067 Attn: Ariel May Norfolk, VA, 23541

David Gerst D.P.M. CHI 664 Milwaukee Ave Prospect Heights, IL, 60070

Capital One Auto Finance PO Box 201347 Arlington, TX, 76006

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

South Division Credit Union 14740 S Cicero Ave Midlothian, IL, 60445

City of Chicago Department of Finance 223 W Jackson Blvd Ste 512 C/O TALAN & KTSANES Chicago, IL, 60606

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

Cook County Clerk's Office 69 W. Washington, Suite 500 Chicago, IL, 60602

Cook County Treasurer Po Box 805438 Chicago, IL, 60680

Applegate Condominium Association 14011 Laramie Ave Midlothian, IL, 60445

Village of Crestwood PO Box 6131 Carol Stream, IL, 60197

City of Blue Island 13051 Greenwood Ave Blue Island, IL, 60406

IL Tollway PO Box 5544 Chicago, IL, 60608

CHUHAK TECSON KIENLEN ETC 30 S.WACKER DR.#2600 Chicago, IL, 60606

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

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- 3. Notify the attorney of any change in the debtor's address or telephone number.
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- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
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- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*: If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/20/2018
Signed:
/s/ Valetia Carter/
Debtor(s)

/s/ Alexander Preber

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debto	or 1 Valeria		Carter	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the	nedian family income that applies to	you. Follow these step	OS:	A STATE OF THE STA
	16a. Fill in the s	tate in which you live.	Illinois	_	
	16b. Fill in the r	umber of people in your household.	1	_	
		nedian family income for your state and s	*****		\$51,317.00
	household using the l			nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the line	es compare?			
				is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C		Calculation of Disp	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate	Your Commitment Period Under	11 U.S.C. §1325(b)(4)	-
18.	Copy your tota	average monthly income from line 1	1.		\$4,141.70
19.				e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. If the marit	al adjustment does not apply, fill in 0 on	line 19a.		- <u>\$0.00</u>
	19b. Subtract I	ine 19a from line 18.			\$4,141.70
20.	Calculate your	current monthly income for the year	Follow these steps:		
	20a. Copy line	l9b.			\$4,141.70
	Multiply by	12 (the number of months in a year).			x 12
	20b. The result	is your current monthly income for the y	ear for this part of the	form.	\$49,700.40
	20c. Copy the r	nedian family income for your state and	size of household fror	n line 16c.	\$51,317.00
21.	How do the lin	es compare?			
		less than line 20c. Unless otherwise ord at period is 3 years. Go to Part 4.	ered by the court, on	the top of page 1 of this form, check box 3, The	
	Line 20b is 4, The com	more than or equal to line 20c. Unless omitment period is 5 years. Go to Part 4.	therwise ordered by the	ne court, on the top of page 1 of this form, check box	
Part	4: Sign Belov	v			
	By signing	nere, I declare under penalty of perjury th	at the information on	this statement and in any affachments is true and correct.	
	✗ /s/ ∨	aleria Carter		× Isla III	
	Signatu	re of Debtor 1		Signature of Debtor/2	
		./13/2018 MM/DD/YYYY		Date MM/DD/YYYY	
		ked 17a, do NOT fill out or file Form 122 ked 17b, fill out Form 122C-2 and file it		39 of that form, copy your current monthly income from line	e 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Carter, Valeria Debtor(s)	Case No	
		Chapter	Chapter13
	VERIFICA [*]	TION OF CREDITOR MATRIX	X
T knowledge	he above named Debtors hereby verify thate.	at the attached list of creditors is true a	and correct to the best of their
Date:	2/13/2018	/s/ Carter, Valeria	Valen / /
		Carter, Valeria Signature of Debtor	1

2/13/2018

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First Name		Carter	Case number (if known)
	Middle Name	Last Name	
. Within 2 years before you creditors, or other parties	u filed for bankruptcy, did you s.	ı give a financial stateme	nt to anyone about your business? Include all financial institutions
No Yes. Fill in the detai	ls below.		
		Date issued	
Name		MM/DD/YYYY	_
Number Street		_	
City	State Zip Code	-	
rt 12: Sign Below			
and correct. I understand	that making a false statement	, concealing/property, or	obtaining money or property by fraud in connection with a
and correct. I understand bankruptcy case can resu	that making a false statement	, concealing/property, or	nts, and I declare under penalty of perjury that the answers are tru obtaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
and correct. I understand bankruptcy case can resu	that making a false statement It in fines up to \$250,000, or in leria Carter	, concealing/property, or	obtaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
and correct. I understand bankruptcy case can result	that making a false statement It in fines up to \$250,000, or in leria Carter o of Debtor 1	r, concealing/property, or	obtaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
and correct. I understand bankruptcy case can result	that making a false statement It in fines up to \$250,000, or in leria Carter o of Debtor 1	r, concealing/property, or	obtaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
and correct. I understand to bankruptcy case can result	that making a false statement It in fines up to \$250,000, or in leria Carter o of Debtor 1	r, concealing/property, or inpresonment for up to 20	obtaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Juals Filing for Bankruptcy (Official Form 107)?
and correct. I understand to bankruptcy case can result /s/ Va Signature Date 2/* Did you attach additional property No Yes	that making a false statement It in fines up to \$250,000, or in leria Carter Property 113/2018 pages to Your Statement of Fi	r, concealing/property, or inpresonment for up to 20	years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Juals Filing for Bankruptcy (Official Form 107)?

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		D	ocument P	aye 14 0	175	
Fill in this infor	mation to identify your o	ase:				
Debtor 1	Valeria First Name	Middle Name	Carter Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						
Official	Form 106De	ec e				Check if this is an amended filing
Declarat	ion About an	Individual Deb	tor's Sched	ules		12/15
If two married	people are filing togeth	er, both are equally respons	onsible for supplying	correct inforn	nation.	
money or prop						aling property, or obtaining up to 20 years, or both. 18
Part 1: Sign	n Below					
Did you p	ay or agree to pay som	eone who is NOT an attor	ney to help you fill oເ	ıt bankruptcy	forms?	
☑ No						
Yes.	Name of person			uptcy Petition i fficial Form 119	Preparer's Notice, Declaration 9).	ion, and

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Valeria Carter
Signature of Debtor 1

Date 2/13/2018

MM/DD/YYYY

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Debtor 1 Valeria First Name	Middle Name Last	ter Case n	number (if known)	
	estions for Reporting Purposes	Name		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual properties" No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily but money for a business or investigation of the second of the seco	rimarily for a personal, famil usiness debts? <i>Business d</i> estment or through the ope	ly, or household purpo debts are debts that you eration of the business	u incurred to obtain s or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		y exempt property is exc le to unsecured creditors	cluded and administrative s?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,0	001-50,000 001-100,000 re than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million \$1,0	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000 million \$1000 million	00,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. I under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false stater connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 150 /s/ Valeria Carter Signature of Debtor 1 Executed on 2/13/2018	oter 7, I am aware that I may understand the relief available did not pay or agree to pay d and read the notice requirement, concealing property, se can result in fines up to \$19, and 3571.	y proceed, if eligible, un ple under each chapter y someone who is not a red by 11 U.S.C. § 342 ted States Code, specior obtaining money or \$250,000, or imprison Signature of Debtor 2	nder Chapter 7, 11,12, or 13 r, and I choose to proceed an attorney to help me fill 2(b). ified in this petition.